MODERA WEALTH

End-of-Year Financial Planning Checklist

KEY PLANNING OPPORTUNITIES BEFORE DECEMBER 31

As the year comes to a close, it's a good time to review your financial picture, address deadlines, and identify opportunities that may help strengthen your plan for the year ahead.

CASH FLOW & PLANNING PRIORITIES

- ☐ Review spending, savings, and cash reserves.
- ☐ Revisit financial goals and priorities for the coming year.
- ☐ Evaluate how year-end bonuses or additional income fit into your plan.
- ☐ Prepare for significant expenses in the year ahead.
- ☐ Confirm emergency savings remain aligned with current needs.

CHARITABLE GIVING & FAMILY GIFTING

- ☐ Complete planned charitable contributions.
- ☐ Explore Qualified Charitable Distributions (QCDs).
- ☐ Consider Donor-Advised Fund (DAF) strategies.
- ☐ Review gifting opportunities for family members.
- ☐ Evaluate gifts of appreciated securities.

INVESTMENT REVIEW

- ☐ Confirm your portfolio still aligns with your goals and risk tolerance.
- ☐ Review asset allocation and rebalancing needs.
- ☐ Evaluate concentrated stock positions.
- ☐ Consider tax-efficient charitable giving strategies.

INSURANCE & BENEFITS REVIEW

- ☐ Review employer benefits elections.
- ☐ Evaluate healthcare coverage for the coming year.
- ☐ Review Medicare coverage during Open Enrollment.
- ☐ Assess life, disability, long-term care, and umbrella insurance needs.

TAX PLANNING OPPORTUNITIES

- ☐ Review tax projections.
- ☐ Evaluate Roth conversion opportunities.
- ☐ Identify potential tax-loss harvesting opportunities.
- ☐ Assess capital gain recognition strategies.
- ☐ Confirm tax withholding and estimated payments are on track.

Note: Some tax-planning strategies must be completed by December 31. Coordinating with your financial advisor and tax professional can help identify opportunities before the end of the year.

RETIREMENT & HEALTHCARE SAVINGS

- ☐ Maximize workplace retirement plan contributions.
- ☐ Review IRA contribution opportunities.
- ☐ Fund Health Savings Accounts (HSAs), if eligible.
- ☐ Consider business-owner retirement plan strategies.
- ☐ Verify Required Minimum Distributions (RMDs) are completed.

Note: Missing an RMD may result in penalties, making this one of the most important year-end deadlines for retirees.

ESTATE & LEGACY PLANNING

- ☐ Review beneficiary designations.
- ☐ Consider whether life events warrant estate plan updates.
- ☐ Confirm powers of attorney and key documents remain current.
- ☐ Ensure trusted individuals know where important documents are located.

Looking Ahead

As you prepare for the coming year, consider whether any major financial decisions are on the horizon:

- Retirement
- Business succession or sale
- Real estate transactions
- Major purchases
- Family support or education funding
- Charitable giving goals
- Tax planning opportunities

MAKE THE MOST OF YEAR-END PLANNING

Not every item on this checklist will apply to every household. The most effective year-end planning focuses on the opportunities that are most relevant to your goals, tax situation, and overall financial plan.

Talk with your Modera advisor about strategies to consider before December 31 and priorities to discuss for the coming year.



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